

Montgomery GI Bill and/or Post-9/11 GI Bill Comparison

(Note: Additional clarifications and/or changes may yet be forthcoming. This document is only a general comparison and is not all inclusive and).

VA is the final approval authority on GI Bill benefits.

Visit the VA website at www.gibill.va.gov or call 888-442-4551.

	Montgomery GI Bill (MGIB) Chapter 30	Post 9/11 GI Bill Chapter 33
Benefit Expiration	10 Years after separation or discharge.	15 Years after separation or discharge.
Payment Rate for Full-Time Student	Currently \$1,321 monthly for full time status with 3 year or more option or \$1073 with less than 3 yr option. Amount larger for Army College Fund and Buy Up recipients. Rate increases OCT 1st annually.	A payment indexed to in-state tuition for the highest undergraduate rate for the state's public schools. paid per term. See website for state breakout of tuition and fees. * CA does not charge tuition but legislation is pending to change that.
Additional expense payments	No additional payments for expenses to include books and materials.	Fees paid. See chart at VA web site for amount of state tuition and fees. BAH paid monthly at E-5 with dependents rate paid by schools zip code for more than half time and not solely through distance learning. Books up to \$1000 per year and divided by academic term paid at \$41.67 per credit hour for up to 24 credits. (Does not pay to Active Duty or spouses of Active Duty utilizing the transferability option).
Eligibility Requirements	Entered military after June 30, 1985 and have completed at least 24 months of active duty. See www.gibill.va.gov for discharge eligibility requirements.	Active-duty service since Sept. 11, 2001. Classes starting 1 Aug 09 and is not retroactive to courses taken prior to that date. See percentage chart below for time- served mandates.
VEAP Eligibility	No – Unless they converted to MGIB.	Yes – those who meet criteria.
Transfer benefits to Family Members	Some. Currently only for Critical MOS reenlistment option. Soldier must have served at least 6 years and reenlist for 4 more. See Post Reenlistment Office for eligibility. This option is being deactivated.	Yes. See DoD policy. Get with career counselor to guarantee retention. Get with VA for eligibility approval. Go to https://www.dmdc.csd.mil/TEB to allocate months. not to exceed 36 months or remaining entitlement of Soldier. Those who are retirement eligible may not have to serve the four year requirement. See info attached.
Enrollment fee	Yes - \$1200	None.
Approved Training:	Graduate and Undergraduate degrees, certificate or diploma, independent study courses leading to a certificate, apprenticeship, correspondence, flight training if you have a private pilot certificate, and overseas programs that lead to a college degree. See VA for list.	Graduate and undergraduate degrees and some vocational or technical training if you had the MGIB. See VA web site for an approved list.

TA Top Up	Yes. If Army TA does not cover all costs of a course you may apply to VA for reimbursement of out of pocket tuition.	Yes. However you lose a month of benefits for each month of your course.
Term	Up to 36 months at the full time rate but cannot exceed 48 months for multiple VA Education benefits. You may attend, $\frac{3}{4}$ time, $\frac{1}{2}$ time, or less than half time.	Up to 36 months at the full time rate but if you convert from the MGIB you only get 36 between the two programs unless you have exhausted all MGIB then you get 12 more months.
Tutorials	Tutorial assistance is available if you're receiving VA educational assistance at half-time or higher. Up to \$100 per month up to a maximum of \$1200 total.	Tutorial assistance is available if you're receiving VA educational assistance at half-time or higher. Up to \$100 per month up to a maximum of \$1200 total.
Non Contributor MGIB	No. If you declined MGIB upon entry you cannot get it unless separated under a PL 101-510 option or for Convenience to the Govt.	Yes. if you meet the service requirements for the Post-9/11 GI Bill you will be eligible, even if you declined to participate in the MGIB.
Exams	One Licensing/certification test reimbursement up to \$2,000.	One Licensing/certification test reimbursement up to \$2,000.
Refund MGIB \$1200?	N/A	Any individual who converts to the Post-9/11 GI Bill will be refunded a proportional amount added to the monthly BAH. If not used, no refund.
Yellow Ribbon for schools above established caps	N/A	If tuition exceeds the state cap and the school is willing to reduce or waive the balance VA will match funds. See website for a list of schools.
Accelerated payment Option	Some high-cost programs qualify for accelerated payment.	Tuition is set by the highest in state undergraduate school tuition.
Time Served Requirement	You must have served at least 24 continuous months to utilize while on active duty, honorably discharged, or been discharged for Convenience of the Govt or eligible for PL 101-510 second chance.	<p>90 consecutive days: 40%</p> <p>06 cumulative months: 50%</p> <p>12 cumulative months: 60%</p> <p>18 cumulative months: 70%</p> <p>24 cumulative months: 80%</p> <p>30 cumulative months: 90%</p> <p>36 cumulative months: 100%</p> <p>Veterans who served at least 90 days of active duty and were discharged due to a service-connected disability qualify of the full benefit.</p>
Student Loan Repayment Academy Graduates or ROTC Scholarships and Student Loan Recipients.	No, they are not eligible for the MGIB since education was already funded.	Yes, however time spent satisfying ROTC//Academy/LRP obligation does not count toward the Active Duty service necessary to qualify for the benefits
3rd Party paying tuition	Yes. Unless TA payment is federal. Employers or State funds such as NG are considered third party payments.	No. Since Post 9/11 only pays tuition.
Army College Fund (Kicker)	Paid as supplement to monthly benefits for qualified individuals.	Paid in addition to the BAH. If Soldier does not qualify for BAH no kicker will be paid.

Transferability:

1. **Establish eligibility with VA. All Soldier with MGIB will need to make an irrevocable conversion to the Post-9/11.**
2. **Commit to additional retention time. Get with Career Counselor or Post Retention Office or if an officer/warrant get with your branch.**
3. **Go to <https://www.dmdc.osd.mil/TEB> to allocate up to 36 months of benefits to spouse or dependents. If you have already used some benefits under MGIB you cannot exceed the amount of benefits you have remaining.**
4. **Spouse/child needs to go to VA site and fill out the VONAP application for benefits VA Form 22-1990e.**

What is transferability?

The Post-9/11 GI Bill allows service members (officer or enlisted, active duty or Selected Reserve), on or after August 1, 2009, to transfer unused education benefits to immediate family members (spouse and children). The service member must have at least six years of service, and commit to an additional four years of service in order to transfer benefits to a spouse or child. Because of the potential impact of this benefit on recruiting and retention, transferability policy is determined by the Department of Defense (DoD) and the military services.

The following DoD ***Fact Sheet on Post-9/11 GI Bill Transferability***, dated April 28, 2009, can be found at **<http://www.defenselink.mil/prhome/docs/Post-9-11%20GI%20Bill%20Transferability.pdf>**. For the latest information on policy and rules for transferability of Post-9/11 GI Bill benefits, visit the DoD GI Bill website at **http://www.defenselink.mil/home/features/2009/0409_gibill/**.

Department of Defense Fact Sheet on Post-9/11 GI Bill Transferability.

Eligible Individuals

Any member of the Armed Forces (active duty or Selected Reserve, officer or enlisted) on or after August 1, 2009, who is eligible for the Post-9/11 GI Bill, ***and***

- Has at least 6 years of service in the Armed Forces on the date of election and agrees to serve 4 additional years in the Armed Forces from the date of election.
- Has at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of election, is precluded by either standard policy (service or DoD) or statute from committing to 4 additional years, and agrees to serve for the maximum amount of time allowed by such policy or statute, ***or***
 - Is (or becomes) retirement eligible during the period from August 1, 2009, through August 1, 2013. A service member is considered to be retirement eligible if he or she has completed 20 years of active duty or 20 qualifying years of reserve service.
 - For those individuals eligible for retirement on August 1, 2009, no additional service is required.
 - For those individuals who have an approved retirement date after August 1, 2009, and before July 1, 2010, no additional service is required.
 - For those individuals eligible for retirement after August 1, 2009, and before August 1, 2010, 1 year of additional service after approval of transfer is required.
 - For those individuals eligible for retirement on or after August 1, 2010, and before August 1, 2011, 2 years of additional service after approval of transfer are required.
 - For those individuals eligible for retirement on or after August 1, 2011, and before August 1, 2012, 3 years of additional service after approval of transfer required.

Eligible Family Members

An individual approved to transfer an entitlement to educational assistance under this section may transfer the individual's entitlement to:

- The individual's spouse.
 - One or more of the individual's children.
 - Any combination of spouse and child.
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- A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits, at the time of transfer to receive transferred educational benefits.
 - A child's subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.
 - A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time.

Nature of Transfer

An eligible Service member may transfer up to the total months of unused Post-9/11 GI Bill benefits, or the entire 36 months if the member has used none.

Family member use of transferred educational benefits is subject to the following:

- Spouse:
 - May start to use the benefit immediately.
 - May use the benefit while the member remains in the Armed Forces or after separation from active duty.
 - Is not eligible for the monthly stipend or books and supplies stipend while the member is serving on active duty.
 - Can use the benefit for up to 15 years after the service member's last separation from active duty.
- Child:
 - May start to use the benefit only after the individual making the transfer has completed at least 10 years of service in the Armed Forces.
 - May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
 - May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate), or reached 18 years of age.
 - Is entitled to the monthly stipend and books and supplies stipend even though the eligible individual is on active duty.
 - Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.

For the latest information on policy and rules for transferability of Post-9/11 GI Bill benefits,

visit the DoD website at http://www.defenselink.mil/home/features/2009/0409_gibill/

**For more information on the Post-9/11 GI Bill, call toll-free 1-888-GIBILL-1 (1-888-442-4551),
or visit the VA GI Bill Website at <http://www.gibill.va.gov>.**